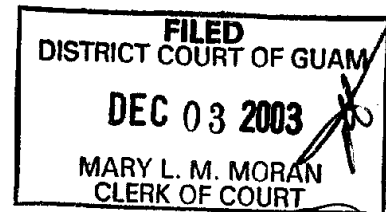


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IN THE DISTRICT COURT OF GUAM

ALAN SADHWANI, LAJU
SADHWANI, and K. SADHWANI'S
INC., a Guam corporation,

Plaintiffs,

v.

HONGKONG AND SHANGHAI
BANKING CORPORATION, LTD.,
et al.,

Defendants.

CIVIL CASE NO. 03-00036

**CERTIFICATE OF
SERVICE**

I, JACQUES A. BRONZE, hereby certify that on the 2nd day of December, 2003,
I caused a copy of the following document to be served on Arriola, Cowan & Arriola,
Suite 201, 259 Martyr Street, Hagåtña, Guam 96910, counsel for Plaintiffs:

1. First Amended Answer and Counterclaim of HSBC to Complaint for
Damages.

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ORIGINAL

Sadhwani, et al. v. Hongkong and Shanghai Banking Corporation Ltd., et al.
Civil Case No. 03-00036
Certificate of Service
Page 2 of 2 pages

Dated this 3rd day of December, 2003.

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By: _____

JACQUES A. BRONZE